

# The Blended Retirement System

## Continuation Pay



Service members covered under the Blended Retirement System (BRS) may be eligible to receive a one-time, midcareer bonus payment in exchange for an agreement to perform additional obligated service. This direct cash payout is in addition to any other career field-specific incentives or retention bonuses. It is calculated from recipients' Pay Entry Base Date. Most service members under BRS will be eligible for continuation pay, but each service determines the timing and amount. Those who receive continuation pay but do not fulfill the service agreement may have to return some of that pay.

### Key Considerations



**Eligibility.** This one-time payout is available to active-duty, National Guard and reserve service members covered under the BRS with between seven and 12 years of service who are able to enter into an agreement to perform additional obligated service.



**Amount.** Active-duty service members may be eligible for a continuation pay multiplier of 2.5 to 13 times their monthly basic pay. Members of the National Guard or reserves in drilling status may be eligible to receive a multiplier of 0.5 to 6 times their monthly basic pay (as if serving on active duty). [Continuation pay rates](#) are updated annually.



**Pay rates.** Pay-rate multipliers may be based on service-specific retention needs, specialty skills and hard-to-fill positions, similar to career field incentives and reenlistment bonuses. Each service will determine and publish its own guidance on continuation pay.



**Investing.** Service members may invest continuation pay, along with other specialty pays, bonuses and incentives, into their [Thrift Savings Plan](#) or other investment account, up to the [annual maximum allowed by the IRS](#).

### Resources

- **Learn** more about the BRS at <http://militarypay.defense.gov/BlendedRetirement>.
- **Project** your retirement benefits using the Blended Retirement System calculator at <https://militarypay.defense.gov/Calculators/Blended-Retirement-System-Standalone-Calculator/>.
- **Navigate** the details by making a free appointment with a personal financial manager or counselor at your installation's Military and Family Support Center, or search <https://installations.militaryonesource.mil> or <https://finred.usalearning.gov/pfcMap>.
- **Explore** FINRED's financial information and resources at <https://finred.usalearning.gov>.



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As you reach new milestones and complete your [service's financial readiness training](#), look to the [Office of Financial Readiness](#) and your service for additional trusted resources.

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